

PTO/SB/01 (03-01) Approved for use through 10/31/2002. OMB 0651-0032

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RADEMARY DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION (37 CFR 1.63)

Under the Paperwork Reduction Act of 1995, no pe

Declaration Submitted with Initial Filing

Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e))

Attorney Docket Number	
First Named Inventor	Durfield, Richard C.
COMPLETE	IF KNOWN
Application Number	09 / 966,336
Filing Date	Sept. 27, 2001
Group Art Unit	
Examiner Name	

required) As a below named inventor, I hereby declare that: My residence, mailing address, and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHOD AND APPARATUS FOR VERIFICATION/AUTHORIZATION BY CREDIT OR DEBIT CARD OWNER OF USE OF CARD CONCURRENTLY WITH MERCHANT TRANSACTION (Title of the Invention) the specification of which is attached hereto was filed on (MM/DD/YYYY) 09/27/2001 as United States Application Number or PCT International Application Number 09/966,336 and was amended on (MM/DD/YYYY) (if applicable). I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

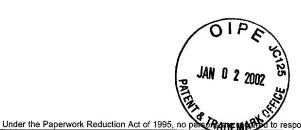
I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuationin-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached? YES NO
Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SR/02B attached hereto:				

[Page 1 of 2]





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DECLARATION — Utility or Design Patent Application

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.					
NAME OF SOLE OR FIRST INVENTOR:	A petition h	nas been filed for this un	signed inventor		
Given Name Richard C. Family Name Durfield or Surname					
Inventor's duchard C. Duch Date Jan. 2, 2002 Date					
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NAME OF SECOND INVENTOR:	A petition ha	s been filed for this unsi	gned inventor		
Given Name (first and middle [if any])	Family Name or Surname				
Inventor's Signature		Date			
Residence: City	State	Country	Citizenship		
Mailing Address					
City	State	ZIP	Country		
Additional inventors are being named on the supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.					

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POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Application Number	09/966,336			
Filing Date	Sept. 27, 2001			
First Named Inventor	Richard C. Durfield			
Title	Method & Apparatus, etc			
Group Art Unit				
Examiner Name				
Attorney Docket Number				

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Assignee of record of the entire interest. See 37 CFR 3.71.							
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).							
		SIGNATURE of Applicant or Assig Richard C. Durfield	nee of I	Record			ni-
Name		Archard C. Burrield					
Signature Kickard C. Durd / S							
Date	,/	January 2, 2902	0				
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